

PATENT

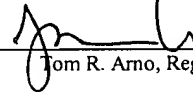
**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant : Teddy A. Demirjian  
Appl. No. : 09/658,332  
Filed : September 8, 2000  
For : TRANSACTION AND ACCOUNT  
MANAGEMENT SYSTEM  
Examiner : E. Colbert  
Group Art Unit : 3624

**CERTIFICATE OF MAILING**

I hereby certify that this correspondence and all marked attachments are being deposited with the United States Postal Service as first-class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on

8/8/05  
(Date)

  
Tom R. Arno, Reg. No. 40,490

**AMENDMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated April 6, 2005, Applicant submits the following amendment and remarks for consideration in the above-referenced patent application.

08/11/2005 HMARZ11 00000014 09658332

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